

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN  
AND RELATED MOTIONS

Name of Debtor(s): **Martin D. Crosby**  
**Patricia F. Crosby**

Case No: **15-34395**

This plan, dated September 4, 2015, is:

- the *first* Chapter 13 plan filed in this case.
- a modified Plan, which replaces the  
 confirmed or  unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

**NOTICE: YOUR RIGHTS WILL BE AFFECTED.** You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

**This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing. Objection due date: . Confirmation hearing is set for November 10, 2015 @ 11:10 a.m. 701 E. Broad Street, Richmond VA 5th Floor Rm 5000. If no objections are timely filed, a confirmation hearing will NOT be held.**

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$459,073.72**  
Total Non-Priority Unsecured Debt: **\$84,818.94**  
Total Priority Debt: **\$1,461.00**  
Total Secured Debt: **\$128,625.00**

- Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$500.00 Monthly for 60 months**. Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is **\$ 30,000.00**.
- Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

- The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
- Debtor(s)' attorney will be paid \$ **4,523.00** balance due of the total fee of \$ **5,050.00** concurrently with or prior to the payments to remaining creditors.

**B. Claims under 11 U.S.C. §507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

Creditor	Type of Priority	Estimated Claim	Payment and Term
<b>Chesterfield County - PP Taxes</b>	<b>Taxes and certain other debts</b>	<b>248.00</b>	<b>4 months</b>
<b>Commonwealth of VA-Tax</b>	<b>Taxes and certain other debts</b>	<b>13.00</b>	<b>4 months</b>
<b>Internal Revenue Service</b>	<b>Taxes and certain other debts</b>	<b>1,200.00</b>	<b>4 months</b>

- Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

Creditor	Collateral	Purchase Date	Est Debt Bal.	Replacement Value
<b>Va Credit Union</b>	<b>2012 Nissan Versa 54,138 Miles</b>	<b>Opened 11/01/11 Last Active 7/16/15</b>	<b>4,850.25</b>	<b>9,950.00</b>
<b>Va Credit Union</b>	<b>2012 Nissan Versa 54,138 Miles</b>	<b>Opened 12/01/12 Last Active 7/01/15</b>	<b>2,428.22</b>	<b>0.00</b>
<b>Virginiacredit Union</b>	<b>2012 Nissan Versa 54,138 Miles</b>	<b>Opened 8/01/06 Last Active 6/26/15</b>	<b>10,802.58</b>	<b>5,099.75</b>
<b>Virginiacredit Union</b>	<b>2012 Nissan Versa 54,138 Miles</b>	<b>Opened 3/01/04 Last Active 6/26/15</b>	<b>4,850.25</b>	<b>0.00</b>

**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
Va Credit Union	2012 Honda Civic 48,141 Miles	13,675.00	13,836.64
Va Credit Union	2012 Honda Civic 48,141 Miles (POC)	13,675.00	2,000.00

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Va Credit Union	2012 Nissan Versa 54,138 Miles	98.00	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

**D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt &amp; Est. Term**</u>
Va Credit Union	2012 Nissan Versa 54,138 Miles Cross collateral clause	4,850.25	4.25%	25 months
Va Credit Union	2012 Nissan Versa 54,138 Miles Cross collateral clause	0.00	0%	0 months
Virginiacredit Union	2012 Nissan Versa 54,138 Miles Cross collateral clause	5,099.75	4.25%	25 months
Virginiacredit Union	2012 Nissan Versa 54,138 Miles	0.00	0%	0 months

**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

**4. Unsecured Claims.**

**A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 10 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 4.15 %.

**B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
<b>-NONE-</b>		

**5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

**A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
<b>Bank of America</b>	<b>Location: 10222 Sauna Drive, North Chesterfield VA 23236</b>	<b>843.10</b>	<b>0.00</b>	<b>0%</b>	<b>0 months</b>	
<b>Discover Bank - Student loan</b>	<b>Educational - No Chapter 13 payment</b>	<b>0.00</b>	<b>0.00</b>	<b>0%</b>	<b>0 months</b>	

**B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
<b>-NONE-</b>						

**C. Restructured Mortgage Loans to be paid fully during term of Plan. NONE**

**6. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

**A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
<b>-NONE-</b>	

**B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
<b>-NONE-</b>				

**7. Liens Which Debtor(s) Seek to Avoid.**

**A.** **The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
<b>-NONE-</b>			

**B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
<b>Nationstar Mortgage LLC</b>	<b>2nd Deed of Trust</b>	<b>Location: 10222 Sauna Drive, North Chesterfield VA 23236</b>	<b>Lien Impairs Exemption</b>

**8. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

**9. Vesting of Property of the Estate.** Property of the estate shall vest in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

**10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

**11. Other provisions of this plan:**

- (1) Upon confirmation of this plan, priority creditors are granted relief from the automatic stay only to the extent necessary to offset any pre-petition tax refund due to the debtor against any pre-petition tax liability owed by the debtor.**
- (2) Debtor's attorney's fees to be paid as a priority claim.**
- (3) The trustee can extend the plan up to 60 months to pay properly filed claims in this matter.**
- (4) The debtor will not MODIFY THE DEED, SELL, REFINANCE, OR MODIFY THE MORTGAGE without an order from the court.**
- (5) The deadline to object to proof of claims is extended to 90 days past the claims bar deadline.**

**Signatures:**

**Dated:** August 21, 2015

/s/ Martin D. Crosby  
**Martin D. Crosby**  
**Debtor**

/s/ Pia J. North  
**Pia J. North 29672**  
**Debtor's Attorney**

/s/ Patricia F. Crosby  
**Patricia F. Crosby**  
**Joint Debtor**

**Exhibits:** **Copy of Debtor(s)' Budget (Schedules I and J);**  
**Matrix of Parties Served with Plan**

**Certificate of Service**

I certify that on September 4, 2015, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Pia J. North  
**Pia J. North 29672**  
Signature

5913 Harbour Park Drive  
Midlothian, VA 23112  
Address

(804) 739-3700  
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re Martin D. Crosby  
Patricia F. Crosby

Debtor(s)

Case No. 15-34395  
Chapter 13

**SPECIAL NOTICE TO SECURED CREDITOR**

**Nationstar Mortgage LLC**  
Po Box 199111  
Dallas, TX 75235

**Corporation Service Co. RegAg**  
Bank of America Center, 16 Fl  
1111 East Main Street  
Richmond, VA 23219

**Nationstar Mortgage LLC**  
Attn: Bankruptcy  
350 Highland Dr  
Lewisville, TX 75067

*Name of creditor*

To:

**Location: 10222 Sauna Drive, North Chesterfield VA 23236**

*Description of collateral*

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.

To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

**Not later than seven (7) days prior to the date set for the confirmation hearing. If no objections are timely filed, the confirmation hearing will NOT be held.**

Date and time of confirmation hearing:

**November 10, 2015 @ 11:10 a.m.**

Place of confirmation hearing:

**701 E. Broad Street, Richmond VA 5th Floor Rm 5000**

**Martin D. Crosby  
Patricia F. Crosby**

*Name(s) of debtor(s)*

By: **/s/ Pia J. North**  
**Pia J. North 29672**  
*Signature*

Debtor(s)' Attorney  
 Pro se debtor

**Pia J. North 29672**

*Name of attorney for debtor(s)*  
**5913 Harbour Park Drive**  
**Midlothian, VA 23112**

*Address of attorney [or pro se debtor]*

Tel. # **(804) 739-3700**  
Fax # **(804) 739-2550**

#### CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or  
 certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this **September 4, 2015**.

**/s/ Pia J. North**

**Pia J. North 29672**

*Signature of attorney for debtor(s)*

Ver. 09/17/09 [effective 12/01/09]

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re Martin D. Crosby  
Patricia F. Crosby

Debtor(s)

Case No. **15-34395**  
Chapter **13**

**SPECIAL NOTICE TO SECURED CREDITOR**

**Virginia Credit Union**  
Po Box 6713  
Richmond, VA 23230

**Virginia Credit Union --**  
Jane Watkins, President  
7500 Boulders View Drive  
Richmond, VA 23225

**Virginia Credit Union**  
Jane G. Watkins, Registered Agent  
P.O. Box 90010  
Richmond, VA 23225-9010

*Name of creditor*

**2012 Nissan Versa 54,138 Miles**

*Description of collateral*

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.

To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. **You should read the attached plan carefully for the details of how your claim is treated.** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

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Place of confirmation hearing:

**701 E. Broad Street, Richmond VA 5th Floor Rm 5000**

**Martin D. Crosby  
Patricia F. Crosby**

*Name(s) of debtor(s)*

By: **/s/ Pia J. North  
Pia J. North 29672  
Signature**

Debtor(s)' Attorney  
 Pro se debtor

**Pia J. North 29672**

*Name of attorney for debtor(s)  
5913 Harbour Park Drive  
Midlothian, VA 23112*

*Address of attorney [or pro se debtor]*

Tel. # **(804) 739-3700**  
Fax # **(804) 739-2550**

#### CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or  
 certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this September 4, 2015.

**/s/ Pia J. North**

**Pia J. North 29672**

*Signature of attorney for debtor(s)*

Ver. 09/17/09 [effective 12/01/09]

Fill in this information to identify your case:

Debtor 1	<u>Martin D. Crosby</u>
Debtor 2 (Spouse, if filing)	<u>Patricia F. Crosby</u>
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF VIRGINIA</u>
Case number (if known)	<u>15-34395</u>

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Extension Specialist</u>	
Employer's name	<u>Commonwealth of Virginia</u>	
Employer's address	<u>VSU-Coop Ext &amp; Agr Research</u> <u>Virginia Hall, Room 212</u> <u>Virginia State University, VA</u> <u>23806</u>	
How long employed there?	<u>1993</u>	<u>1995</u>

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>5,282.74</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>5,282.74</u>	\$ <u>0.00</u>

Debtor 1 **Martin D. Crosby**  
 Debtor 2 **Patricia F. Crosby**

Case number (if known)

**15-34395**

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>	
<b>Copy line 4 here</b>	<b>4. \$ 5,282.74</b>	<b>\$ 0.00</b>	
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ <b>1,128.64</b>	\$ <b>0.00</b>	
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ <b>0.00</b>	\$ <b>0.00</b>	
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ <b>0.00</b>	\$ <b>0.00</b>	
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ <b>0.00</b>	\$ <b>0.00</b>	
5e. <b>Insurance</b>	5e. \$ <b>349.00</b>	\$ <b>0.00</b>	
5f. <b>Domestic support obligations</b>	5f. \$ <b>0.00</b>	\$ <b>0.00</b>	
5g. <b>Union dues</b>	5g. \$ <b>0.00</b>	\$ <b>0.00</b>	
5h. <b>Other deductions. Specify: AFLAC</b>	5h. \$ <b>57.60</b>	+ \$ <b>0.00</b>	
	<b>\$ 0.30</b>	<b>\$ 0.00</b>	
<b>Misc. AFLAC Insurance Fee</b>			
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<b>6. \$ 1,535.54</b>	<b>\$ 0.00</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$ 3,747.20</b>	<b>\$ 0.00</b>	
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>1,082.12</b>	
8b. <b>Interest and dividends</b>	8b. \$ <b>0.00</b>	\$ <b>0.00</b>	
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>	
8d. <b>Unemployment compensation</b>	8d. \$ <b>0.00</b>	\$ <b>0.00</b>	
8e. <b>Social Security</b>	8e. \$ <b>0.00</b>	\$ <b>0.00</b>	
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>	
8g. <b>Pension or retirement income</b>	8g. \$ <b>0.00</b>	\$ <b>0.00</b>	
	<b>NO Amortized tax refund - Owes</b>		
8h. <b>Other monthly income. Specify: Fed &amp; State</b>	8h. + \$ <b>0.01</b>	+ \$ <b>0.00</b>	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	<b>9. \$ 0.01</b>	<b>\$ 1,082.12</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10. \$ 3,747.21</b>	<b>+ \$ 1,082.12</b>	<b>= \$ 4,829.33</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. + \$ <b>0.00</b>		
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <b>4,829.33</b>		
	<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: <b>See Schedule J</b>			

Fill in this information to identify your case:

Debtor 1	<u>Martin D. Crosby</u>
Debtor 2	<u>Patricia F. Crosby</u>
(Spouse, if filing)	
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF VIRGINIA</u>
Case number	<u>15-34395</u>
(If known)	

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:  
MM / DD / YYYY  
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?  No

Do not list Debtor 1 and Debtor 2.

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents?  No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 843.10

If not included in line 4:

4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ 0.00  
4b. \$ 0.00  
4c. \$ 100.00  
4d. \$ 0.00  
5. \$ 0.00

Debtor 1 **Martin D. Crosby**  
 Debtor 2 **Patricia F. Crosby**

Case number (if known) **15-34395**

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <b>324.00</b>
	6b. Water, sewer, garbage collection	6b. \$ <b>50.00</b>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>273.31</b>
	6d. Other. Specify: _____	6d. \$ <b>0.00</b>
7. <b>Food and housekeeping supplies</b>	7. \$ <b>660.00</b>	
8. <b>Childcare and children's education costs</b>	8. \$ <b>0.00</b>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <b>162.53</b>	
10. <b>Personal care products and services</b>	10. \$ <b>100.00</b>	
11. <b>Medical and dental expenses</b>	11. \$ <b>362.51</b>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <b>352.84</b>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <b>100.00</b>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <b>0.00</b>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <b>86.10</b>	
15b. Health insurance	15b. \$ <b>0.00</b>	
15c. Vehicle insurance	15c. \$ <b>360.78</b>	
15d. Other insurance. Specify: _____	15d. \$ <b>0.00</b>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Personal Property Tax \$398/year</b>	16. \$ <b>33.16</b>	
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$ <b>0.00</b>	
17b. Car payments for Vehicle 2	17b. \$ <b>0.00</b>	
17c. Other. Specify: <b>Misc. Expenses</b>	17c. \$ <b>86.00</b>	
17d. Other. Specify: <b>Tolls - EZ Pass</b>	17d. \$ <b>35.00</b>	
<b>Vehicle upkeep 2012 &amp; 2013</b>		
<b>Anticipated Vehicle Payment for Wife</b>		
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).	18. \$ <b>0.00</b>	
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <b>0.00</b>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <b>0.00</b>	
20b. Real estate taxes	20b. \$ <b>0.00</b>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>	
20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>	
21. <b>Other:</b> Specify: _____	21. +\$ <b>0.00</b>	
22. <b>Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	22. \$ <b>4,329.33</b>	
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <b>4,829.33</b>	
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <b>4,329.33</b>	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <b>500.00</b>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	<b>Debtors do not anticipate any changes to income or expenses.</b>	
Explain: _____	<b>Household size of three; 25 year old daughter lives with them.</b>	

Bank of America 450 American St Simi Valley, CA 93065	Chase Bank Usa, Na Po Box 15298 Wilmington, DE 19850	Comenitybank/talbots Po Box 182789 Columbus, OH 43218
Bank of America Attn: Correspondence Unit/CA6-919-02-41 Po Box 5170 Simi Valley, CA 93062	Chesterfield County - PP Taxes Richard A. Cordle, Treasurer Post Office Box 26585 Richmond, VA 23285-0088	Commonwealth of VA-Tax P.O. Box 2156 Richmond, VA 23218-2156
Best Buy/cbna 701 East 60th Street Sioux Falls, SD 57104	Citibank/Citgo Oil Po Box 6497 Sioux Falls, SD 57117	Corporation Service Co. RegAg Bank of America Center, 16 Fl 1111 East Main Street Richmond, VA 23219
Cabela's Club Po Box 82608 Lincoln, NE 68521	Citibank/Citgo Oil Citicorp Credit Services/Attn:Centralize Po Box 790040 St Louis, MO 63179	Discover Bank - Student loan Po Box 30948 Salt Lake City, UT 84130
Capital One Na Po Box 30273 Salt Lake City, UT 84130	Citibank/The Home Depot Po Box 6497 Sioux Falls, SD 57117-6497	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850
Capital One Na Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130	Citibank/The Home Depot Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179	DSRM National Bank/Diamond Sha Pob 631 Amarillo, TX 79101
Capital One Po Box 85015 Richmond, VA 23285-5075	Comcast 5401 Staples Mill Road Richmond, VA 23228	DSRM National Bank/Diamond Sha Po Box 631 Amarillo, TX 79105
Capital One 15000 Capital One Dr Richmond, VA 23238	Comenity Bank/gndrmtmc Po Box 182789 Columbus, OH 43218	Eastern Account System INC. Attn: Bankruptcy Dept. Po Box 837 Newtown, CT 06470
Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	Comenity Bank/lnbryant 4590 E Broad St Columbus, OH 43213	First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

Gemb/walmart

4125 Windward Plaza  
Alpharetta, GA 30005

Nordstrom FSB  
PO Box 6556  
Englewood, CO 80155

Synchrony Bank/Old Navy  
Attention: GEMB  
Po Box 103104  
Roswell, GA 30076

Gemb/walmart  
Attn: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

Nordstrom FSB  
Attention: Account Services  
Po Box 6566  
Englewood, CO 80155

Synchrony Bank/Banana Republic  
Po Box 965005  
Orlando, FL 32896

Horizon Fin  
8585 Broadway #88  
Merrillville, IN 46410

Paypal Buyer Credit  
PO Box 960080  
Orlando, FL 32896

Synchrony Bank/Banana Republic  
Attention: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

Internal Revenue Service  
Centralized Insolvency Unit  
P O Box 7346  
Philadelphia, PA 19101-7346

Rbs Nb Cc  
1000 Lafayette Blvd  
Bridgeport, CT 06604

Synchrony Bank/Chevron  
P.o Box 965015  
Orlando, FL 32896

Lenscrafters/GECRB  
C/o P.o. Box 965036  
Orlando, FL 32896-5036

Rbs Nb Cc  
480 Jefferson Blvd.  
Mail Drop: RJE135  
Warwick, RI 02886

Synchrony Bank/Chevron  
Attention: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

Lenscrafters/GECRB  
Attn: Bankruptcy  
Po Box 182686  
Columbus, OH 43218

Sams Club / GEMB  
Po Box 965005  
Orlando, FL 32896

Synchrony Bank/Lowes  
Po Box 965005  
Orlando, FL 32896

Macy's/dsnb  
911 Duke Blvd  
Mason, OH 45040

Sams Club / GEMB  
Attention: Bankruptcy Department  
Po Box 103104  
Roswell, GA 30076

Synchrony Bank/Lowes  
Attention: Bankruptcy Department  
Po Box 103104  
Roswell, GA 30076

Macy's/dsnb  
9111 Duke Blvd  
Mason, OH 45040

Syncb/dicks  
Po Box 965005  
Orlando, FL 32896

Synchrony Bank/Walmart  
Po Box 965024  
Orlando, FL 32896

Nationstar Mortgage LLC  
Po Box 199111  
Dallas, TX 75235

Syncb/dicks Dc  
Po Box 965005  
Orlando, FL 32896

Synchrony Bank/Walmart  
Attn: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

Nationstar Mortgage LLC  
Attn: Bankruptcy  
350 Highland Dr  
Lewisville, TX 75067

Synchrony Bank/ Old Navy  
Po Box 965005  
Orlando, FL 32896

Talbots  
175 Beal Street  
Hingham, MA 02043-1583

Target Credit Card (TC)  
C/O Financial & Retail Services  
Mailstop BT P.O. Box 9475  
Minneapolis, MN 55440

Virginia Credit Union -- VP  
Vice President  
7500 Boulders View Drive  
Richmond, VA 23225

Target National Bank  
Po Box 673  
Minneapolis, MN 55440

Virginia Credit Union Reg. Agt  
Jane G. Watkins  
P.O. Box 90010  
Richmond, VA 23225-9010

Texaco / Citibank  
Po Box 6497  
Sioux Falls, SD 57117

Virginia Credit Union  
Po Box 6713  
Richmond, VA 23230

Texaco / Citibank  
Citicorp Credit Services/Attn: Centraliz  
Po Box 20507  
Kansas City, MO 64195

Visa Dept. Stores  
Po Box 8218  
Mason, OH 45040

Us Bank  
Cb Disputes  
Saint Louis, MO 63166

Visa Dept. Stores  
Attn: Bankruptcy  
Po Box 8053  
Mason, OH 45040

Va Credit Union  
7500 Boulders View Drive  
Richmond, VA 23225

Va Credit Union  
P O Box 90010  
Richmond, VA 23225

Va Credit Union  
Po Box 90010  
Richmond, VA 23225

Virginia Credit Union  
Jane G. Watkins, Registered Agt  
P.O. Box 90010  
Richmond, VA 23225-9010